

Message Text

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ACTION CPR-01

INFO OCT-01 EUR-12 ISO-00 L-03 JUSE-00 OPR-02 A-01

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-----050392 210418Z /75

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FM AMEMBASSY MOSCOW

TO SECSTATE WASHDC 2379

UNCLAS MOSCOW 13723

FOR S/CPR

E.O. 11652: N/A

TAGS: PDIP

SUBJECT: AUTOMOBILE LIABILITY INSURANCE IN THE USSR

REF: STATE 189095

1. POST REGRETS TARDINESS OF RESPONSE TO REFTEL;
COMBINATON OF SOVIET BUREAURATIC MIX-UP AND EXIBENCIES
OF CHANCERY FIRE CAUSED DELAY. ANSWERS DON'T ALWAYS
HIT TARGET OF RETEL'S QUESTIONS BUT ARE BEST WE
COULD OBTAIN HERE.

2. ANSWERS KEYED TO QUESTIONS IN REFTEL;

A. NO MANDTORY LIABILITY INSURANCE LAW IN THE USSR

B. N/A

C. NO LAW OR REGULATIONS THAT DIPLOMATIC MISSION
VEHICLES AND VEHICLES OF DIPLOMATS BE INSURED.

C. IN USSR, DIPLOMATIC IMMUNITY IS EXTENDED TO ALL US
PERSONNEL EXCEPT MARINES (NONE OF WHOM HAVE POV'S). AS
EMBASSY POLICY, EMPLOYEES MUT PROVIDE PROOF
OF THIRD PARTY LIABILITY COVERAGE BEFORE POV
WILL BE REGISTERED IN USSR. NO MINIMUM LEVEL
IS PRESCRIBED, ALTHOUGH EMPLOYEES ARE ADVISED
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THAT UNLIMITED POLICY LIMITS ARE PREFERRED.

E. YES. IN PRACTICE, THE INSURANCE COMPANY SETTLES
ALL CLAIMS. IN EVERY CASE IN MEMORY OF INSURANCE
OFFICIALS WITH WHOM WE TALKED, INJURED PARTY HAS
ACCEPTED SETTLEMENT OFFERED BY COMPANY; THEREFORE
THE INSURED WAS NOT DIRECTLY INVOLVED.. NO CASES
OF INJURED PARTY REQUESTING FURTHER ACTION THROUGH

MFA HAVE OCCURRED.

F. INSURED HAS NEVER HAD TO TESTIFY, BUT MUST PROVIDE INSURANCE COMPANY WITH RELEVANT INFORMATION OR COMPANY MAY REFUSE TO INDEMNIFY THE CLAIM AND/OR MAY CANCEL THE POLICY.

G. SEE ANSWERES TO E & F ABOVE.

H. YES. USSR PROVIDES ASSISTANCE IN SENSE THAT A STATE ORGANIZATION PROVIDES THE INSURANCE.

I. NO LIABILITY INSURANCE IS AVIALABE TO SOVIET CITIZENS, THEREFORE NO COMPARISON IS POSSIBLE. HOWEVER, RATES ARE HIGH IN COMPARISON WITH US RATES.

J. N/A

K. NO

L. N/A

M. YES, TO BEST OF OUR KNOWLEDGE

N. PERSONS SUFFERING PRSONAL INJURY MAY RECEIVE BENEFITS OF SOVIET SOCIAL INSURANCE PROGRAM. CLAIMS COULD ALSO BE MADE ON DIPLOMATS THROUGY THE MFA, BUT THERE IS NO LEGAL BASIS FOR THIS PROCEDURE.
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Message Attributes

Automatic Decaptioning: X
Capture Date: 01-Jan-1994 12:00:00 am
Channel Indicators: n/a
Current Classification: UNCLASSIFIED
Concepts: INSURANCE, LAW, AUTOMOBILES
Control Number: n/a
Copy: SINGLE
Sent Date: 20-Sep-1977 12:00:00 am
Decaption Date: 01-Jan-1960 12:00:00 am
Decaption Note:
Disposition Action: n/a
Disposition Approved on Date:
Disposition Case Number: n/a
Disposition Comment:
Disposition Date: 01-Jan-1960 12:00:00 am
Disposition Event:
Disposition History: n/a
Disposition Reason:
Disposition Remarks:
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Executive Order: N/A
Errors: N/A
Expiration:
Film Number: D770342-0813
Format: TEL
From: MOSCOW
Handling Restrictions: n/a
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Legacy Key: link1977/newtext/t19770944/aaaabkvz.tel
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Original Classification: UNCLASSIFIED
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Original Previous Classification: n/a
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